

**Information to identify the case:**

|                                                              |                                  |                                |                    |
|--------------------------------------------------------------|----------------------------------|--------------------------------|--------------------|
| Debtor 1                                                     | <b>Shirley Torrado</b>           | Social Security number or ITIN | <b>xxx-xx-6537</b> |
|                                                              | First Name Middle Name Last Name | EIN                            | __-____            |
| Debtor 2                                                     |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)                                          | First Name Middle Name Last Name | EIN                            | __-____            |
| United States Bankruptcy Court <b>District of New Jersey</b> |                                  |                                |                    |
| Case number: <b>14-24134-JNP</b>                             |                                  |                                |                    |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shirley Torrado

7/22/16

**By the court:** Jerrold N. Poslusny Jr.  
Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Shirley Torrado  
 Debtor

Case No. 14-24134-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db  
 514908976 #+Shirley Torrado, 7202 Derousse Court, Pennsauken, NJ 08110-3408  
 Capital One, Hayt Hayt & Landau, LLC, Two Industrial Way West, Meridian Center,  
 PO Box 500, Eatontown, NJ 07724-0500  
 514908977 +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 514908978 +Cenlar, PO Box 77404, Ewing, NJ 08628-6404  
 514908981 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 514908982 Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500,  
 Eatontown, NJ 07724-0500  
 514908986 +Kitvitz McKeever Lee PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541  
 514908987 +Law Firm of Allan C. Smith, PC, The Bucks County Office Center, 1276 Veterans Highway,  
 Suite E-1, Bristol, PA 19007-2597  
 514908988 +Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 515151140 +New Jersey Housing & Mortgage Finance Agency, Cenlar, FSB, Attn: Payment Processing,  
 425 Phillips Blvd, Ewing, NJ 08618-1430  
 515074396 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 514908991 Smith Law Firm, Bucks County Office Center, 1276 Veterans Highway, Suite E1,  
 Bristol, PA 19007-2597  
 514908992 +South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530  
 514908993 State of New Jersey, Department of The Treasury, Division of Pension and Benefits,  
 PO Box 295, Trenton, NJ 08625-0295  
 514908997 +William E. Vaughan, Esq., Law Firm of Allan C. Smith, PC, 1276 Veterans Highway, Suite E-1,  
 Bristol, PA 19007-2597  
 514908998 +William E. Vaughan, Esq., Law Office of Allan C. Smith, PC,  
 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 22 2016 23:21:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 22 2016 23:21:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcy@southjerseyfcu.com Jul 22 2016 23:21:51 South Jersey FCU,  
 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530  
 514932846 EDI: AIS.COM Jul 22 2016 23:08:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515057627 +EDI: STFC.COM Jul 22 2016 23:08:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,  
 Denver, CO 80237-3485  
 514908973 +EDI: STFC.COM Jul 22 2016 23:08:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,  
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 514908974 +EDI: CAPITALONE.COM Jul 22 2016 23:08:00 Cap1/bstby, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 514908975 +EDI: CAPITALONE.COM Jul 22 2016 23:08:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 514908979 +E-mail/Text: kzoepfel@credit-control.com Jul 22 2016 23:32:04 Central Loan Admin & R,  
 425 Phillips Bv, Ewing, NJ 08618-1430  
 514908980 +E-mail/Text: kzoepfel@credit-control.com Jul 22 2016 23:32:04  
 Central Loan Administration & Reporting, PO Box 77404, Ewing, NJ 08628-6404  
 514908985 EDI: IRS.COM Jul 22 2016 23:08:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114  
 514908989 +EDI: MID8.COM Jul 22 2016 23:08:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 514908990 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 22 2016 23:21:50 Office of the U.S. Trustee,  
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,  
 Newark, NJ 07102-5217  
 515131089 EDI: PRA.COM Jul 22 2016 23:08:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515048349 EDI: TDBANKNORTH.COM Jul 22 2016 23:08:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 514908995 +EDI: TDBANKNORTH.COM Jul 22 2016 23:08:00 Td Banknorth Maine, Td Bank/Attn: Bankruptcy,  
 Po Box 1377, Lewiston, ME 04243-1377  
 514908996 +EDI: WFFC.COM Jul 22 2016 23:08:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,  
 Des Moines, IA 50306-0438

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jul 22, 2016

514908983\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Branch,  
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)  
514908984\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
514908994\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2016 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ibalboa@standingtrustee.com  
Joel R. Spivack on behalf of Debtor Shirley Torrado joel@spivacklaw.com, admin@spivacklaw.com  
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,  
jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net  
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com

TOTAL: 7